

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Aaron Terrill Kemp  
Debtor

Case No. 16-01301-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: MMchugh  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 36

Date Rcvd: Jun 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2019.

db  
4769233 +Aaron Terrill Kemp, 1953 Horseshoe Bend, Tobyhanna, PA 18466-3741  
4790709 +A Pocono Country Place P.O.A., Inc., 112 Recreation Drive, Tobyhanna, PA 18466-9599  
+A Pocono Country Place Property Owners Assoc., c/o Young & Haros, LLC, 802 Main Street,  
Stroudsburg, PA 18360-1602  
4813974 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008,  
Carol Stream, IL 60197-5008  
4769240 +CREDIT MANAGEMENT, 24100 SOUTHFIELD, STE 116, SOUTHFIELD, MI 48075-2850  
4769239 +Conemaugh Memorial Medical Center, 1086 Franklin St., Johnstown, PA 15905-4305  
4769243 +Eye Institute of Essex, The Clara Maass Professional Center, 5 Franklin Ave., Suite 209,  
Belleville, NJ 07109-3504  
4769245 +Geisinger Health System, 100 North Academy Ave., Danville, PA 17822-0001  
4769247 KML Law Group, P.C., Suite 5000, BNY Mellon Independence Ctr., Philadelphia, PA 19106  
4769246 +Kay Jewelers, Attn: Bankruptcy Dept., P.O. Box 1799, Akron, OH 44309-1799  
4769248 +Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005  
4769250 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, 350 Highland Dr., Lewisville, TX 75067)  
4798724 +Newark B.O.E. Employees Credit Union, c.o. McKenna, DuPont, Higgins, Stone PC, PO Box 610,  
Red Bank, NJ 07701-0610  
4769251 Newark Board of Education, 195 Norman Rd., Employees Credit Union, Newark, NJ 07106-3309  
4772861 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,  
Washington, DC 20410-0002  
4769254 +Vacation Charters LTD., P.O. Box 547C, Lake Harmony, PA 18624-0820  
4769255 +Vacation Charters/Concord Servicing, Inc, 6560 N. Scottsdale Rd., #F105,  
Scottsdale, AZ 85253-4412  
4769257 +Vivian L. Kemp, 1953 Horseshoe Bend, Tobyhanna, PA 18466-3741

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4769235 +EDI: AFNIRECOVERY.COM Jun 28 2019 23:13:00 AFNI, P.O. Box 3517,  
Bloomington, IL 61702-3517  
4816705 +EDI: CINGMIDLAND.COM Jun 28 2019 23:13:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,  
KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693  
4769236 +EDI: CINGMIDLAND.COM Jun 28 2019 23:13:00 AT&T Mobility II, LLC, c/o AT&T Services, Inc.,  
Karen A. Cavnaro, Lead Paralegal, One AT&T Way. Room 3A104, Bedminster, NJ 07921-2693  
4795768 EDI: AIS.COM Jun 28 2019 23:13:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
4769237 +EDI: CAPITALONE.COM Jun 28 2019 23:08:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285  
4781693 EDI: CAPITALONE.COM Jun 28 2019 23:08:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4769238 +EDI: CAUT.COM Jun 28 2019 23:08:00 Chase Auto Finance, National Bankruptcy Dept.,  
201 N. Central Ave., AZ1-1191, Phoenix, AZ 85004-1071  
4769241 EDI: DIRECTV.COM Jun 28 2019 23:13:00 Directv, P.O. Box 6550,  
Greenwood Village, CO 80155  
4769242 +E-mail/Text: bknotice@ercbpo.com Jun 28 2019 19:11:46 Enhanced Recovery Corp.,  
P.O. Box 57547, Jacksonville, FL 32241-7547  
4769244 EDI: AMINFOFP.COM Jun 28 2019 23:13:00 First Premier Bank, P.O. Box 5524,  
Sioux Falls, SD 57117-5524  
4798339 EDI: CAUT.COM Jun 28 2019 23:08:00 JPMorgan Chase Bank, N.A.,  
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
4798723 +E-mail/Text: laura@redbanklaw.com Jun 28 2019 19:11:39 McKenna, DuPont, Higgins & Stone, PC,  
PO Box 610, Red Bank, NJ 07701-0610  
4769249 +EDI: PARALONMEDCREDIT Jun 28 2019 23:13:00 Medicredit, Inc., P.O. Box 7206,  
Columbia, MD 65205-7206  
4774817 +E-mail/Text: MKnitter@monroecountypa.gov Jun 28 2019 19:11:48  
Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141  
4769252 EDI: PRA.COM Jun 28 2019 23:13:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd.,  
Norfolk, VA 23502  
4808339 +EDI: JEFFERSONCAP.COM Jun 28 2019 23:13:00 Premier Bankcard, LLC,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
4769253 +E-mail/Text: bankruptcy@savit.com Jun 28 2019 19:11:55 Sa-Vit Enterprises, P.O. Box 250,  
East Brunswick, NJ 08816-0250  
4769256 +EDI: VERIZONCOMB.COM Jun 28 2019 23:08:00 Verizon Bankruptcy Dept., 500 Technology Drive,  
Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4769234\* +Aaron Terrill Kemp, 1953 Horseshoe Bend, Tobyhanna, PA 18466-3741  
4803641\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO BOX 619096, Dallas, TX 75261)  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 30, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov  
Thomas I Puleo on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Tullio DeLuca on behalf of Debtor 1 Aaron Terrill Kemp tullio.deluca@verizon.net  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 Aaron Terrill Kemp  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:16-bk-01301-RNO**

Social Security number or ITIN **xxx-xx-3569**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

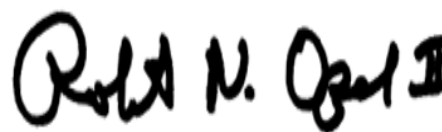
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Aaron Terrill Kemp  
aka Aaron T. Kemp, aka Aaron Kemp

6/28/19**By the  
court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**